

impact in their communities and their careers. Each year, forty up-and-coming community and business leaders under 40 years of age are selected for this prestigious distinction, which is based on a combined criteria of community involvement and success in their chosen career field. The 2014 class of Forty Under 40 honorees join an impressive roster of nearly 600 business leaders and growing.

Mr. Speaker, it is a profound honor to represent leaders like Erin in the United States Congress and it is with great pride that I recognize and applaud Ms. Rollenhagen for utilizing her talents to better both her community and the great state of Iowa. I invite my colleagues in the House to join me in congratulating Erin on receiving this esteemed designation, thanking those at Business Record for their great work, and wishing each member of the 2014 Forty Under 40 class continued success.

#### INTRODUCTION OF THE HOUSING FINANCIAL LITERACY ACT OF 2014

#### HON. JOYCE BEATTY

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 10, 2014*

Mrs. BEATTY. Mr. Speaker, owning a home is the cornerstone of achieving the American Dream for many Americans. Homeownership is a source of pride and develops robust and stable communities. However, for many prospective first-time homeowners, the process of purchasing real estate may be confusing and daunting and may leave uninformed buyers victims of unaffordable or predatory loans.

I believe that we must support access to homeownership and the financial literacy necessary to become a successful first-time homeowner. That is why today I am introducing the Housing Financial Literacy Act of 2014 which would provide a discount on Federal Housing Administration, or FHA, upfront mortgage insurance premiums of 25 basis points to first-time homebuyers who complete a housing counseling program certified by the Department of Housing and Urban Development, or HUD. This bill would encourage first time homebuyers to take advantage of these critical counseling resources that can increase their financial literacy skills and capabilities.

Currently, HUD's Housing Counseling Assistance Program provides counseling to consumers on the entire spectrum of housing counseling needs: from finding and financing, to maintaining and owning a home. Studies have shown that homebuyers who receive pre-purchase housing counseling courses are nearly one-third less likely to fall behind on their mortgage, and that housing counseling can improve prospective borrowers' access to affordable, prudent mortgage loans. Consequently, an additional anticipated benefit is a reduction in delinquencies and defaults by better-informed first-time homebuyers that should serve to strengthen the FHA's Mutual Mortgage Insurance Fund.

Mr. Speaker, for many Americans, their home is the largest financial asset they will ever own. Ensuring that first-time buyers have the knowledge and tools necessary to be successful homeowners is an objective that we can all share. My thanks goes out to the bipartisan group of original cosponsors who recog-

nized the importance of this legislation, including the Democratic and Republican Co-Chairs of the Financial Literacy Caucus.

I urge my colleagues to join in our efforts to increase financial literacy by cosponsoring the Housing Financial Literacy Act of 2014.

#### HONORING SGT. FELIX CONDE-FALCON

#### HON. JOHN R. CARTER

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 10, 2014*

Mr. CARTER. Mr. Speaker, I rise today to honor a true American hero.

A native son of Puerto Rico, Sgt. Felix Conde-Falcon volunteered to join the Army in 1963 and was soon stationed in Texas at both Fort Bliss and Fort Hood. He settled in the Lone Star State with his wife and young family before answering the call to fight for freedom in Vietnam.

On April 4, 1969, while serving as platoon leader in the vicinity of Ap Tan Hoa, Vietnam, Sgt. Conde-Falcon showed extraordinary leadership under heavy fire as he took out multiple enemy positions. While his heroic actions saved the soldiers serving with him, he was shot and killed just as he eliminated the final bunker. He was laid to rest in Rogers, TX.

Nearly a half century later, Sgt. Conde-Falcon was awarded the Medal of Honor. Reserved for personal acts of valor above and beyond the call of duty, it is our nation's highest military tribute.

Were Sgt. Conde-Falcon still with us, generals, admirals, and fellow warriors of all ranks would honor the hallowed custom of saluting him. This simple gesture of respect, admiration, and courtesy speaks volumes about the reverence shown to Medal of Honor recipients.

Were Sgt. Conde-Falcon still with us, he would know how grateful his nation is for his service, his heroism, and his commitment to duty. He'd know how admired he is by his fellow soldiers. Because of his valor, many of his platoon brothers were able to return home. Some would honor promises made in the jungles of Vietnam and spend decades tracking down Sgt. Conde-Falcon's family to let them know of his bravery, leadership, and the impact he had.

Were Sgt. Conde-Falcon still with us, he would have seen his family grow and prosper. His children carried on the tradition of proud service in the military. His son Richard would receive the Medal of Honor on his behalf.

Sgt. Conde-Falcon's name, like those of over 58,000, is enshrined forever in black stone at the Vietnam Veterans Memorial. Those extraordinary men and women, from a multitude of races, faiths, and backgrounds, fought for a country brave enough to confront its past imperfections and hopeful enough to embrace a better tomorrow. His story, like all of theirs, was one of sacrifice and devotion to freedom.

There is no more deserving recipient of the Medal of Honor than Sgt. Felix Conde-Falcon. Despite a life cut short, this brave warrior's patriotism, valor, and commitment to service reflect the very best of both America and Central Texas. May his legacy remind us of the values and freedoms we must never cease to defend.

#### INTRODUCTION OF A RESOLUTION TO RECOGNIZE APRIL 18, 2014, AS NATIONAL LINEMAN APPRECIATION DAY

#### HON. PHIL GINGREY

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 10, 2014*

Mr. GINGREY of Georgia. Mr. Speaker, I rise to call for designation of April 18 as a day of honor for Journeymen Linemen.

Accordingly, I have introduced a resolution to recognize April 18, 2014, as National Lineman Appreciation Day in order to honor these brave men and women for their contributions to protect public safety.

Linemen are often the first responders during a storm or other catastrophic event, which means these brave men and women are often required to make the scene safe for other public safety heroes. Linemen work with thousands of volts of electricity high atop power lines every day of the year in order to protect the nation from dangerous electrical currents.

The profession of Lineman is steeped in tradition and family, both professionally and personally. Generations ago, Linemen climbed poles using hooks and blocks, but as technology has grown through the years, inventive Linemen have pioneered advancements with innovative materials, altering the direction of line work for the future.

Mr. Speaker, I ask my colleagues to join me today in honoring the extraordinary commitment and courage demonstrated every day by the nation's Linemen.

#### CELEBRATING AMERICA'S 143RD ARBOR DAY

#### HON. DANIEL LIPINSKI

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 10, 2014*

Mr. LIPINSKI. Mr. Speaker, I rise today in celebration of Arbor Day which in Illinois takes place on April 25th. This year will mark the 65th Arbor Day celebrated by the state and the 143rd in the United States. This event that is held each year to recognize and celebrate the critical role trees play in our communities and in our daily lives.

There are very few things as intrinsic to a nation as its land. Trees are the lungs of our land, purifying the air and giving strength to our people. That is why in 1872, J. Sterling Morton proposed to the Nebraska Board of Agriculture that a special day be set aside for the planting of trees. This holiday, called Arbor Day, was first observed with the planting of more than a million trees in Nebraska. Since then, Arbor Day has become a holiday celebrated throughout America and the world.

In addition to their magnificent beauty, trees provide vital ecological services to humanity. They reduce the erosion caused by wind and water on our precious topsoil, reduce heating and cooling costs, moderate the earth's temperature, and provide habitats for our wildlife. In addition, trees are a renewable resource giving us paper and wood for our homes. Our dependence on trees acts as a reminder that we are eternally reliant on nature and that we must do our best to pay back the debt we owe to our environment.